

Exhibit "A"

BOOK 40 PAGE 603

ALDRIDGE, DWYER AND MORNINGSTAR

ATTORNEYS AT LAW

120 WEST CHURCH STREET

FREDERICK, MARYLAND 21701

DAVID E. ALDRIDGE  
G. EDWARD DWYER, JR.  
M. ALBERT MORNINGSTAR  
STEPHEN M. MEYERS  
F. THEODORE ELLIOT, III

RICHARD E. ZIMMERMAN  
(1918-1977)

FREDERICK, MARYLAND  
301 663-5191

HAGERSTOWN, MARYLAND  
301 293-1410

June 23, 1978

Mr. Thomas A. Thiele  
2 Wyndale Drive  
Walkersville, Md. 21793

re: Foreclosure Sale  
Lot 11, Block E  
Glade Towne  
Walkersville, Maryland  
Plat Book 10, folio 74

Dear Mr. Thiele:

I represent David E. Aldridge, who is trustee under your Deed of Trust dated September 25, 1975, and recorded in Liber 971, folio 110 among the Land Records of Frederick, Maryland, securing the above captioned property for the benefit of Ryan Financial Services, Inc.

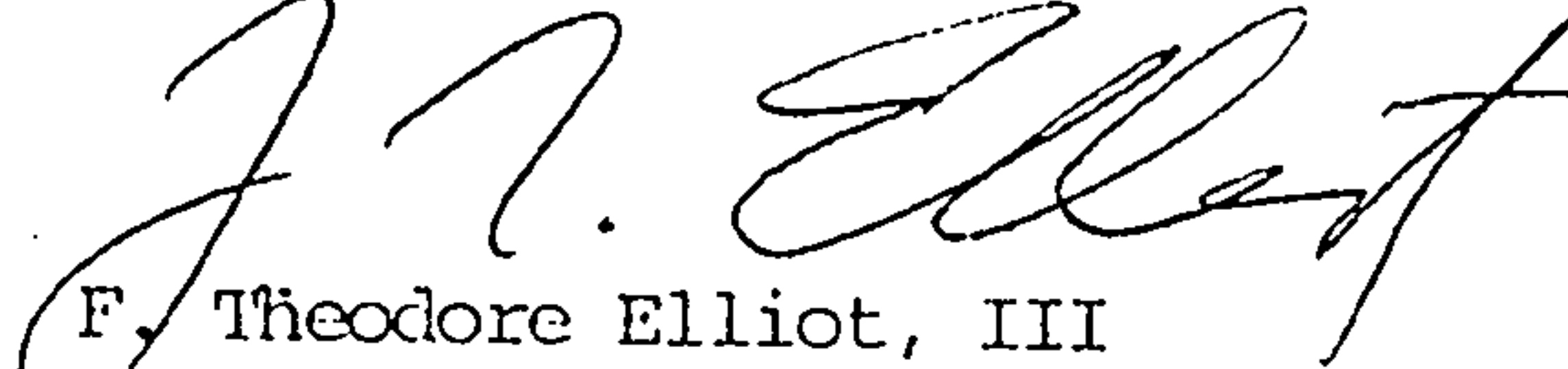
Default having occurred in the foresaid Deed of Trust, the trustee will offer for sale the said real estate at the Court House door in Frederick, Maryland on Friday, July 7, 1978 at 11:00 a.m.

Pursuant to Maryland Rule W72(d), a statement of debt and default therein was filed under oath in the foreclosure proceeding, Equity No. 28,100 in the Circuit Court for Frederick County, Maryland.

The terms of sale provide that a deposit of 10% of the purchase price will be required from the purchaser or purchasers on the day of sale with the balance to be paid upon ratification by the Circuit Court for Frederick County. All costs of conveyancing, all revenue stamps and transfer taxes and all other conveyancing costs, including the cost of the deed, are to be at the expense of the purchaser or purchasers with interest on the purchase price payable from the date of sale to the date of settlement.

A copy of the Trustee's Sale Advertisement, as it appears in the Frederick News-Post, is attached hereto as a part of this letter.

Very truly yours,



F. Theodore Elliot, III  
Solicitor for David E. Aldridge, Trustee

FTE/wmh

Enclosures: Foreclosure Sale Ad

Exhibit A & B  
Filed July 6, 1978